



Order Filed on July 27, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)

46411

Morton & Craig LLC

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Attorney for Ally Financial

In Re:

APRIL S. ELLIS

Case No.: 18-11010

Adv. No.:

Hearing Date: 6-6-18

Judge: RG

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: July 27, 2018

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

April Ellis

18-11010(RG)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Stuart Gavzy, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor, her attorney and the non-filing co-debtor, Kagan Senol under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Ally Financial is the holder of a first purchase money security interest encumbering a 2011 Jeep Grand Cherokee bearing vehicle identification number 1J4RS4GG5BC539172 (hereinafter the "vehicle").
2. **Curing arrears:** At the hearing, the debtor was \$1820.42 in arrears to Ally post-petition. To cure arrears, the debtor shall make cure payments to Ally of \$758.58 a month for six consecutive months beginning June 14, 2018. If the debtor fails to make any payment for a period of 30 days after it falls due (being the 14th day of each month), Ally Financial shall receive stay relief as to the debtor and non-filing co-debtor, Kagan Senol to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, her attorney and the non-filing co-debtor.
3. After curing arrears, the debtor shall make all retail installment contract payments to Ally Financial when due, being the 14th day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Ally Financial shall receive stay relief as to the debtor and non-filing co-debtor, Kagan Senol to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, her attorney and the non-filing co-debtor.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Ally Financial shall receive stay relief and co-debtor stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor, her attorney and the non-filing co-debtor.
5. The debtor shall pay to Ally Financial through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
April S Ellis
Debtor

Case No. 18-11010-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2018.

db +April S Ellis, 24 Rector Place, Bloomfield, NJ 07003-4031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2018 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Stuart D. Gavzy on behalf of Debtor April S Ellis stuart@gavzylaw.com,
lesliebrown.paralegal@gmail.com
Stuart David Gavzy on behalf of Debtor April S Ellis stuart.gavzy@gmail.com,
lesliebrown.paralegal@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6